



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Vipul Bansal, et al.

Docket No. JP920010123US1

Serial No. 09/901,227

Group Art Unit: 2161

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Examiner:

Batch No.:

Confirmation No.: 6227

For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF  
UNCERTAINTY AND RISK FACTORS

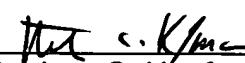
Commissioner for Patents  
Washington, D.C. 20231

**SUBMISSION OF FORMAL DRAWINGS**

Sir:

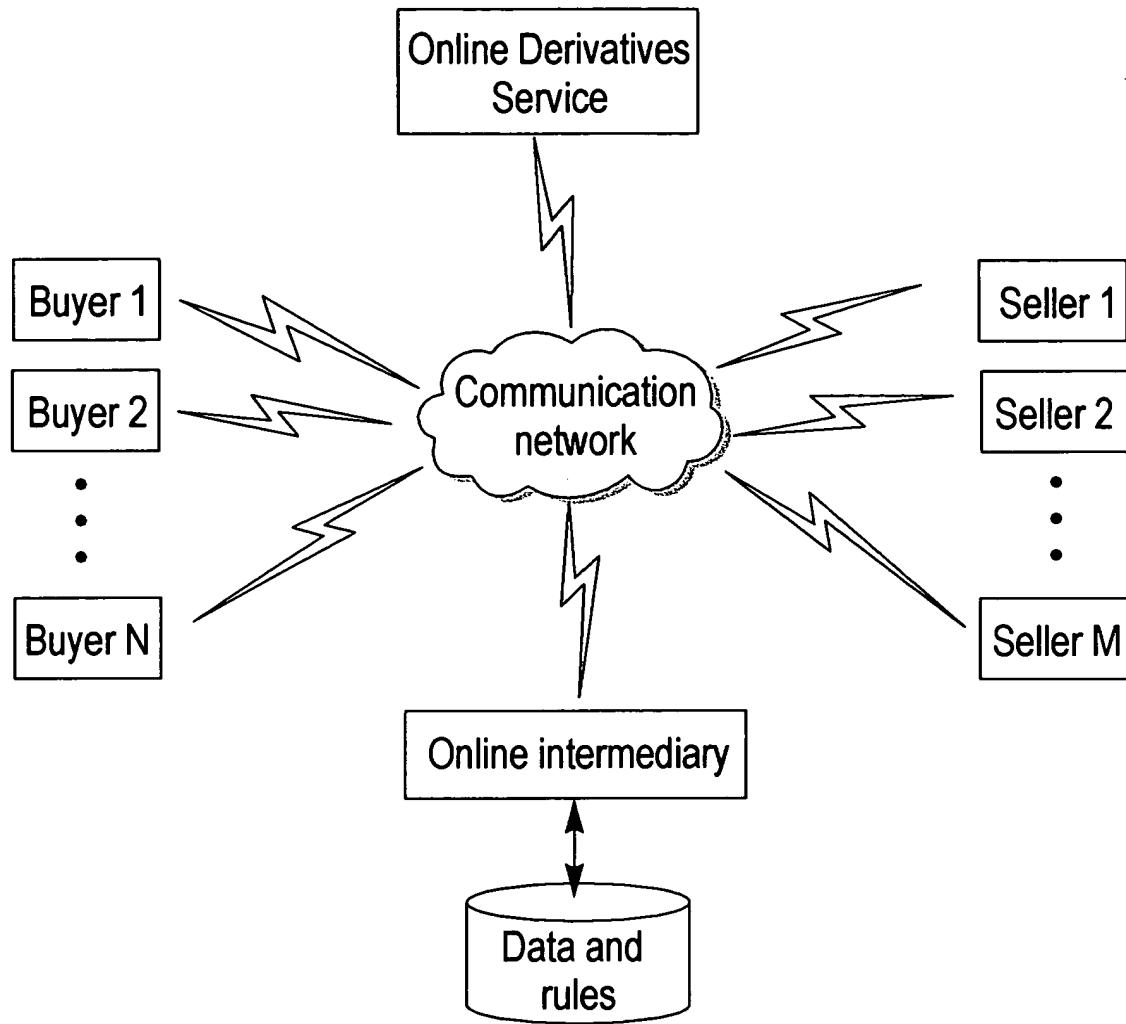
Submitted herewith are five (5) Formal Drawing sheets for filing in the  
above-indentified application.

Respectfully submitted,

  
\_\_\_\_\_  
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Date: October 17, 2001



**Fig. 1**

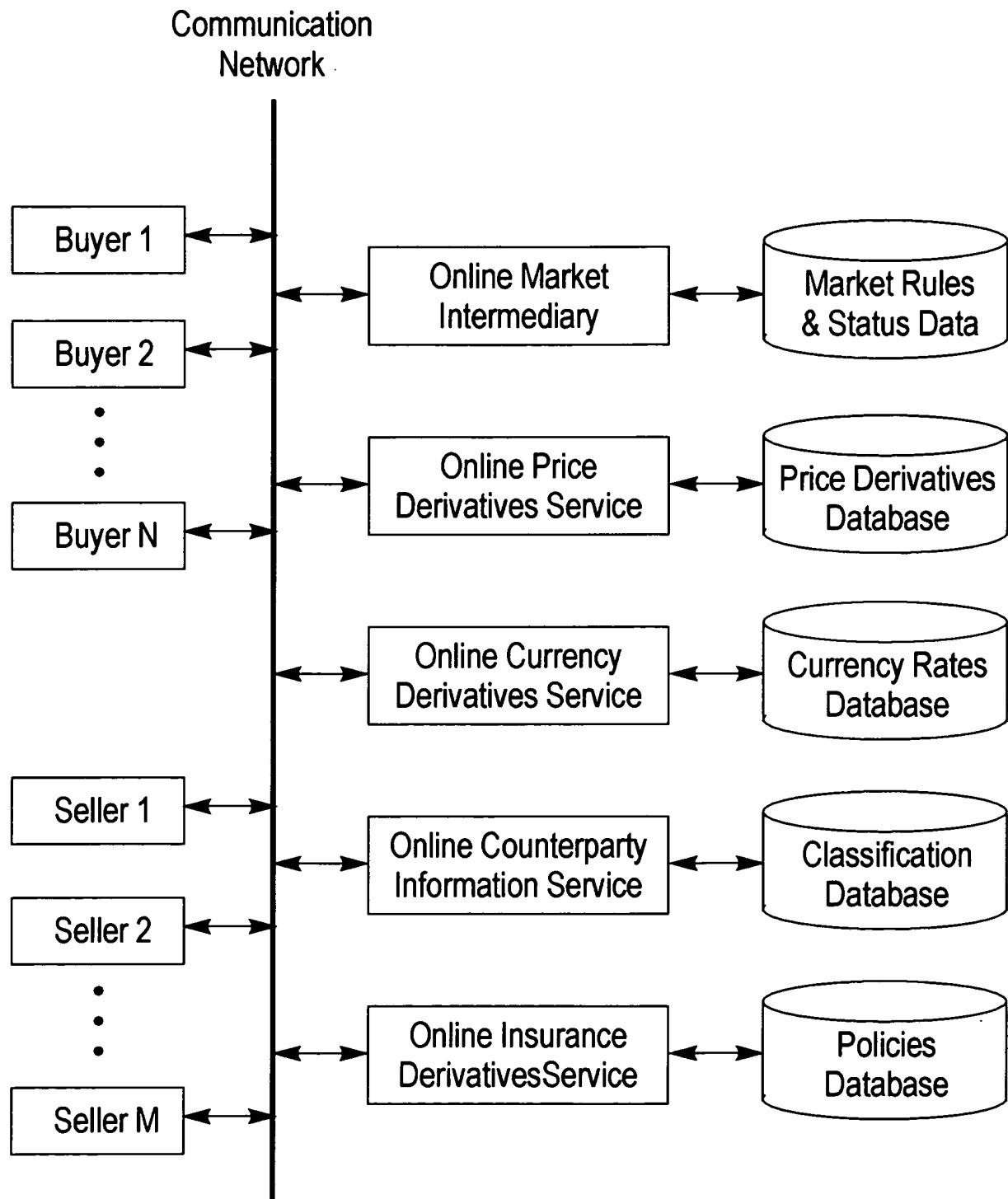


Fig. 2

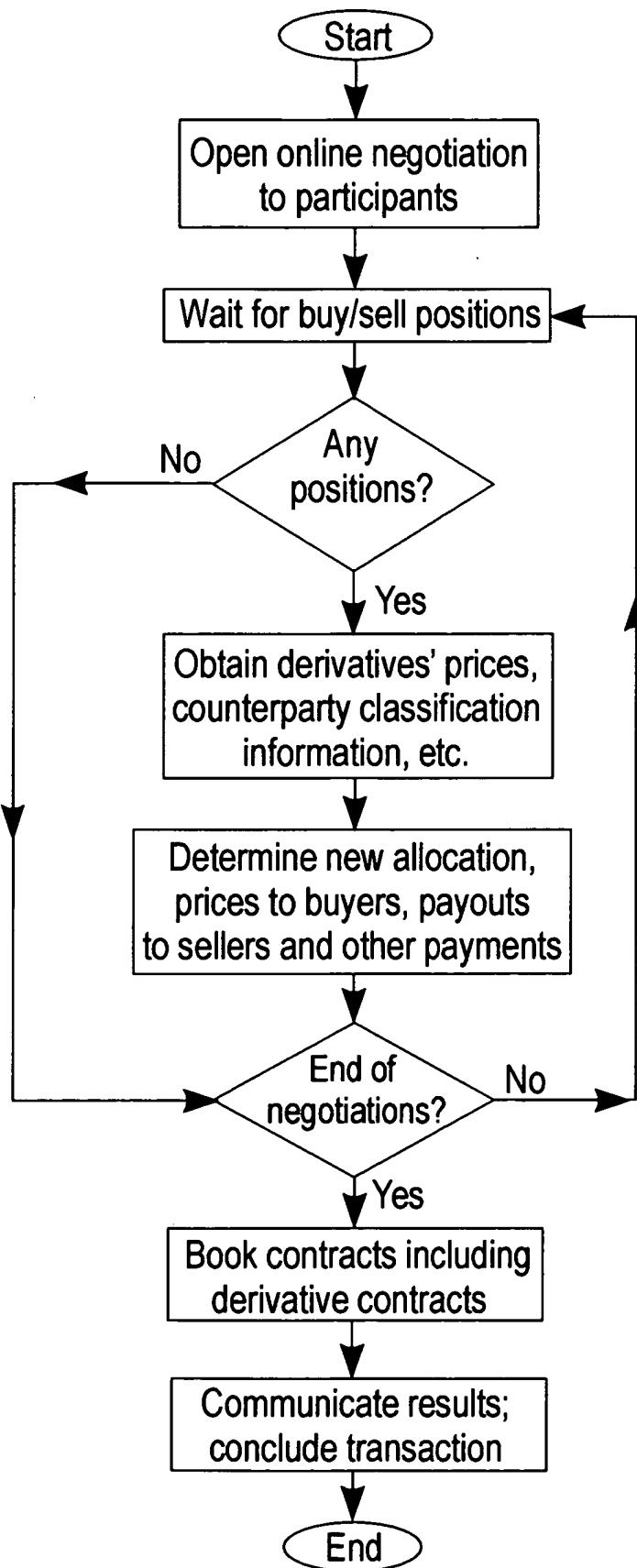
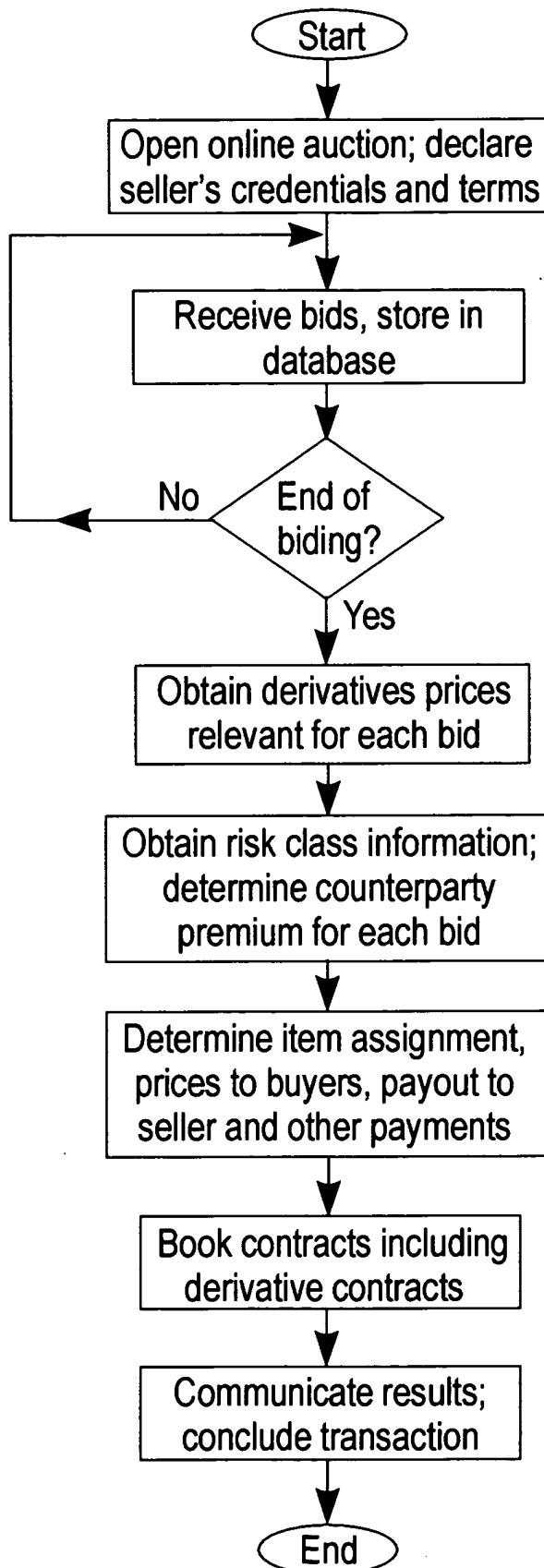


Fig. 1



**Fig. 4**

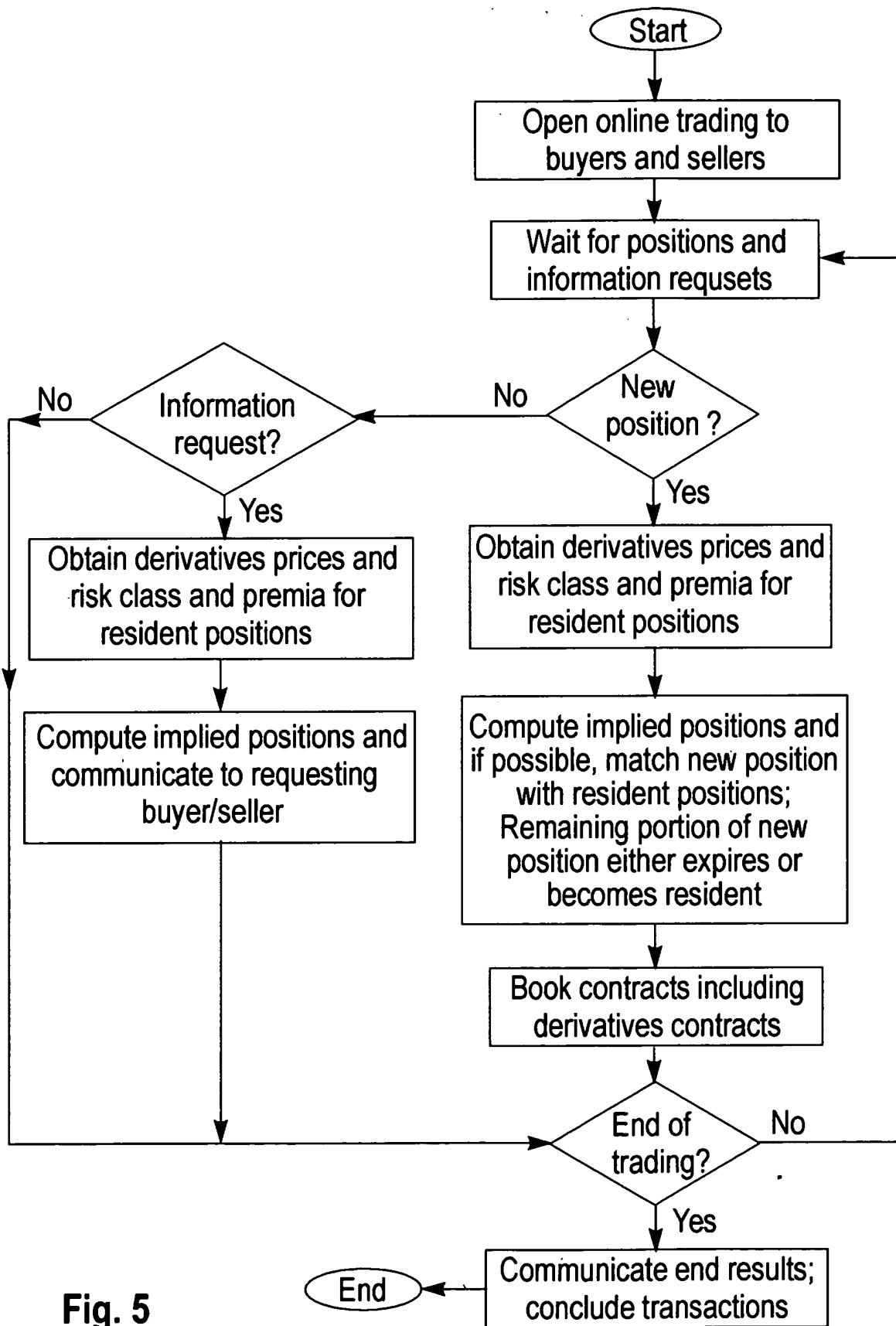


Fig. 5